

## **EXHIBIT 4**

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April 26, 2004

**Via Federal Express**

Mr. Jacek Bielecki  
c/o Mrs. Kirsty McKemey  
183 Dean Street  
Brooklyn, New York 11217

**Re: Jacek Bielecki v. American Steamship  
Owners Mutual Protection and Indemnity  
Association, Inc., et al.  
04 Cv. 01859 (Judge Stein)  
DEMAND FOR ARBITRATION**

Dear Mr. Bielecki,

We are attorneys appointed to represent the defendants in the captioned action.

We write to call your attention to the final paragraph of the contract under which you purport to sue. This provision states:

5. This Agreement is subject to American or English law and jurisdiction either in arbitration, before a single arbitrator, or before the regular courts, at the option of the defending party.

(emphasis added)

Prior to filing the captioned action, you did not contact the American Club, the "defending party," to inquire which option it would choose under paragraph 5 above regarding your purported claims.

The American Club Hereby Demands Arbitration In London Before A Sole Arbitrator.

In the circumstances, we ask:

1. That you promptly withdraw the captioned complaint; and
2. That we promptly confer regarding the appointment of sole arbitrator in London.


We also ask that you please let us know at your earliest convenience, and no later than by the close of business on Monday, May 2, 2004, that you will comply with our requests set forth in paragraphs 1 and 2 above.

If you do not, we will have no choice but to move in the federal court before Judge Stein under the Arbitration Act for an Order staying the captioned action pending arbitration in London. Such motion will involve unnecessary costs for all concerned, and will result in an Order requiring you to pay all of those unnecessary costs.

All without prejudice to all rights and defenses of the defendants, none of which have been waived.

Thank you very much for your prompt cooperation.

Very truly yours,  
NOURSE & BOWLES, LLP

By:   
Lawrence J. Bowles

LJB/jtc